





CLEAN VERSION OF THE ENTIRE SET OF PENDING CLAIMS

WHAT IS CLAIMED IS:

A POS transaction system comprising: 1. (Once Amended) a keypad; a circuit for interacting with a customer; and a link, communicatively connecting the/keypad and the 5 customer-interaction circuit. 1 2. (Once Amended) The transaction system of claim 1, 2 wherein the keypad comprises 3 a keypad for interacting with a/cashier; and wherein the customer-interaction circuit comprises 4 5 a circuit for interacting with the customer and not the cashier. 1 3. (Once Amended) \vec{I} he transaction system of claim 1 , 2 wherein the link comprises 3 a link for communicating a dollar amount of a transaction between the keypad and the customer-interaction circuit.

- 1 4. (Once Amended) The transaction system of claim 1, 2 wherein the keypad comprises
- 3 a display.
- 1 5. (Once Amended) The transaction system of claim 1,
- 2 wherein the customer-interaction circuit comprises
- 3 accessor/es including one from the following set of accessories:
- smart-card reader, magnetic-strip reader and biometric -information 4
- circuit, check reader and receipt printer. 5



1	6. (Once Amended) The transaction system \not f claim 1 ,
2	wherein the customer-interaction circuit comprises
3	a port for connecting via a communications link to a remote
4	service provider.
1	7. (Once Amended) The transaction/system of claim 6,
2	wherein the transaction system comprises only one port for connecting vid
3	a communications link to any remote service provider.
1	8. (Once Amended) The transaction system of claim 1,
2	wherein the customer-interaction circuit comprises
3	a virtual PIN pad.
1	9. (Once Amended) The transaction system of claim 8,
2	wherein the customer-interaction circujf is programmed to capture a
3	personal identification number (PIN) by means of the virtual PIN pad.
1	10. (Once Amended) \int The transaction system of claim 1,
2	wherein the customer -interaction/circuit comprises
3	virtual paper.
1	11. (Once Amended) The transaction system of claim 10,
2	wherein the customer-interaction circuit is programmed to capture a
3	signature by means of the virtual paper.
1	12. (Once Amended) A point of sale comprising:
2	a cash register; and
3	the transaction system of claim 1,
4	wherein the cash register and the transaction system are co-located but



are not communicatively coupled.

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1	13. (Once Amended) A method for authorizing a
2	transaction at a POS location, the method comprising:
3	engaging in a transaction at a POS location, thereby
4	generating a dollar amount for the transaction;
5	entering that transaction dollar amount into a keypad;
6	then communicating the transaction dollar amount from the
7	keypad to a customer-interaction circuit;
8	then communicating details of the transaction, including the
9	dollar amount, to a remote service provider for authorization; and
10	during the step of entering and both steps of communicating,
11	interacting with the customer at the customer-interaction circuit.
1	14. The method of claim 13, wherein, between the steps of
2	communicating, the following step/is performed:
3	displaying the transaction dollar amount to the customer-
4	interaction circuit for the customer; and
5	receiving approval from the customer for the transaction dolla
6	amount.
	15. (New) The method of claim 13, wherein the step of
	communicating details comprises:



communicating transaction details to a payment processor.